

If your group Insurance coverage terminates, you may be eligible to continue your Life Insurance benefit under the MedMutual Life Insurance Company (MedMutual Life) Group Portable Insurance Trust Policy. You must apply for the continuation within 31 days of the date of termination of coverage. For information about the maximum amount you may continue, see your certificate or Summary Plan Description (SPD).

To apply:

1. Complete Part 2 of this Portability Application. Be sure that the Employer through which your group coverage is ending has completed Part 1. Premium rates and instructions for calculating your premium are shown on page 3.
2. Mail completed application **together with your check or money order** for your initial premium to: MedMutual Life Insurance Company, 100 American Road, Cleveland, OH 44144-2322. ATTN: POLICY ADMINISTRATION
3. EFT Authorization may be set up following the first premium received by check or money order. Please fill out the EFT authorization box on page three. Sign and date the application.

**Part 1 – To Be Completed by Employer/Association  
through whom group coverage is ending**

**Group Policy Number**

Name of Employer		Telephone Number	Insurance Class for Life Coverage
Date Coverage Terminated / /	Last Day of Active Work / /	Annual Salary for Life Coverage (if salary based) \$ _____	Reason for Termination <input type="checkbox"/> Termination of employment or membership in eligible class <input type="checkbox"/> Termination of Group Policy and Date Term'd _____ <input type="checkbox"/> Disability <input type="checkbox"/> Other (Specify) _____
Does <b>Applicant</b> have:		Basic Life? <input type="checkbox"/> Yes <input type="checkbox"/> No Amount \$ _____ Basic Dependent Life? <input type="checkbox"/> Yes <input type="checkbox"/> No Amount \$ _____ Supplemental/Voluntary Life? <input type="checkbox"/> Yes <input type="checkbox"/> No Amount \$ _____	
Does <b>Applicant's Dependents</b> have:		Supplemental/Voluntary Life? <input type="checkbox"/> Yes <input type="checkbox"/> No \$ _____ Spouse Amount \$ _____ Child(ren) Amount _____	
Signature of Group Representative: _____		Date: _____	

**Part 2 – To Be Completed by Applicant** *(Please type or print with ball point pen)*

In accordance with and subject to all the terms and conditions of the portability provision contained in my certificate, issued through the above named Employer I elect to continue my coverage under the Group Portable Insurance Trust Policy and agree to pay for the coverage(s) indicated below.

Last Name	First Name	MI	Social Security No. or MMO ID No.	Gender	Date of Birth / /
Address					
Number	Street	City	State	ZIP	
Telephone Number ( )	Spouse Name			Spouse Gender	Spouse Date of Birth / /
Email address (required) _____					
I wish to continue:		<b>Applicant</b>	<b>Applicant Spouse</b>	<b>Applicant Child(ren)</b>	
Basic Life	<input type="checkbox"/> Yes <input type="checkbox"/> No Amount \$ _____				
Basic Dependent Life			<input type="checkbox"/> Yes <input type="checkbox"/> No Amount \$ _____	<input type="checkbox"/> Yes <input type="checkbox"/> No Amount \$ _____	
Voluntary/Supplemental Life	<input type="checkbox"/> Yes <input type="checkbox"/> No Amount \$ _____		<input type="checkbox"/> Yes <input type="checkbox"/> No Amount \$ _____	<input type="checkbox"/> Yes <input type="checkbox"/> No Amount \$ _____	
Please provide name and Date of birth for applicable Dependent child(ren) _____					



**Part 3 – Beneficiary Designation**

	Last Name	First Name	Date of Birth	Relationship	Benefit %
(Primary)			/ /		
(Primary)			/ /		
(Contingent)			/ /		
(Contingent)			/ /		

If two or more primary beneficiaries are named, and you do not list benefit percentages, proceeds will be paid in equal shares to the named primary beneficiaries who survive you. If no primary beneficiary survives you, proceeds will be paid to the contingent beneficiary(ies). If you list benefit percentages, the total must be 100% for Primary and 100% for Contingent.

I have read the above questions and answers and hereby declare that they are complete and true to the best of my knowledge and belief. I further agree that while my eligibility to continue this coverage under the terms of the Group Portable Insurance Trust Policy is being determined, MedMutual Life may deposit the payment submitted with this application. If I am not eligible to continue my Group Insurance, the sole obligation of the MedMutual Life shall be to refund the above payment.

ANY PERSON WHO KNOWINGLY AND WITH INTENT TO DEFRAUD ANY INSURANCE COMPANY OR OTHER PERSON FILES AN APPLICATION FOR INSURANCE OR STATEMENT OF CLAIM CONTAINING ANY MATERIALLY FALSE INFORMATION, OR CONCEALS FOR THE PURPOSE OF MISLEADING, INFORMATION CONCERNING ANY FACT MATERIAL THERETO, COMMITS A FRAUDULENT INSURANCE ACT, WHICH IS A CRIME AND SUBJECTS SUCH PERSON TO CRIMINAL AND CIVIL PENALTIES.

Applicant Signature \_\_\_\_\_ Date \_\_\_\_\_

## Part 4 – Portability Premium Calculation Worksheet

You may continue an amount up to 100% of your Life Insurance benefit in effect on the date your coverage ceased, less any amount converted under the Conversion of Life Insurance provision, to a combined maximum of \$100,000 for Basic/Supplemental Life. To calculate your or your spouse's premium, find your or your spouse's attained age and the corresponding modal rate per \$1,000 and/or Dependent Life from the columns below. Multiply this premium by the number of thousands of dollars of insurance you plan to continue.

### Modal Premium Rates

Applicant/Spouse Life Rates Quarterly Premiums Rate (per \$1,000)		Applicant/Spouse Life Rates Semi- Annual Premiums Rate (per \$1,000)		Applicant/Spouse Life Rates Annual Premiums Rate (per \$1,000)	
Attained Age	Table Rates	Attained Age	Table Rates	Attained Age	Table Rates
Under 30	0.72	Under 30	1.44	Under 30	2.89
30-34	0.78	30-34	1.56	30-34	3.13
35-39	1.07	35-39	2.14	35-39	4.28
40-44	1.73	40-44	3.47	40-44	6.94
45-49	3.03	45-49	6.07	45-49	12.14
50-54	4.95	50-54	9.91	50-54	19.82
55-59	8.88	55-59	17.77	55-59	35.55
60-64	11.45	60-64	22.91	60-64	45.82
65-70	22.87	65-70	45.75	65-70	91.50
Coverage terminates at age 65		Coverage terminates at age 65		Coverage terminates at age 65	
\$ 5,000 Benefit – Family \$3.00		\$ 5,000 Benefit – Family \$ 6.00		\$ 5,000 Benefit – Family \$12.00	
\$10,000 Benefit – Family \$6.00		\$10,000 Benefit – Family \$12.00		\$10,000 Benefit – Family \$24.00	
Billing mode (select one): <input type="checkbox"/> Quarterly <input type="checkbox"/> Semi-Annual <input type="checkbox"/> Annual					

### Example

Applicant wants to exercise the Portability Option and continue his Life Insurance for \$100,000, his spouse's Supplemental Life Insurance of \$25,000 and his Dependent Child Life Rate at \$5,000. The applicant is 54 years old and his spouse is 49, and wants to be billed quarterly.

Applicant	\$4.95 x 100,(000) =	\$495.00
Spouse	\$3.03 x 25,(000) =	75.75
Dependent Child Life Rate	\$0.50 x 5,(000) =	<u>\$2.50/\$3.00</u>
Total premium due each quarter		\$497.20/\$573.75

### Your Calculations

Table Rate	x	# Thousands of Coverage	=	Modal Premium
Applicant	x	_____	=	_____
Spouse	x	_____	=	_____
Dependent Child Life		_____	=	_____
Total Premium Due				_____

### EFT Authorization

If you wish to be billed through your financial institution, please complete the following authorization:

I authorize MedMutual Life Insurance Company to initiate deductions from my account. The authorization will remain in effect until MedMutual Life Insurance Company and my financial institution have received written notification from me within a reasonable time period to allow termination of the deduction.

Premiums are to be deducted from:  Checking  Savings

(Please note: Not all Financial Institutions allow deductions from savings account. Please verify this information with your financial institution.)

Name and Branch/Financial Institution \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Account Holder's Signature \_\_\_\_\_

Account Number \_\_\_\_\_

Account Holder's Name \_\_\_\_\_

Transit Routing Number \_\_\_\_\_

Date \_\_\_\_\_

Please attach a voided check for checking account or a deposit slip for savings account in order for our office to verify the bank information.